

---

**COMBINED DECLARATION AND POWER OF ATTORNEY**

---

As a below named inventor, I hereby declare that:

**TYPE OF DECLARATION**

This declaration is of the following type:

- ☒ original
- ☐ design
- ☐ supplemental
- ☐ divisional
- ☐ continuation
- ☐ continuation-in-part (CIP)

**INVENTORSHIP IDENTIFICATION**

My residence, post office address and citizenship are as stated below next to my name; I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**CREDIBILITY RATING PLATFORM**

the specification of which (check one)

☒ is attached hereto.

☐ was filed on \_\_\_\_\_ as Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_.

**ACKNOWLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR**

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability as defined in 37 Code of Federal Regulations, §1.56.

**PRIORITY CLAIM (35 U.S.C. §§ 119(a)-(d))**

I hereby claim foreign priority benefits under 35 USC §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s):

Number	Country	Day/Month/Year	Priority Claimed
--------	---------	----------------	------------------

I hereby claim the benefit under 35 USC §119(e) of any United States provisional application(s) listed below:

Application Number	Filing Date
--------------------	-------------

I hereby claim the benefit under 35 USC §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 USC §112, I acknowledge the duty to disclose information material to the patentability of this application as defined in 37 CFR §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

Prior U.S. Applications:

Serial No.	Filing Date	Status (patented, pending, abandoned)
------------	-------------	---------------------------------------

**POWER OF ATTORNEY**

I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: Clarence A. Green (Reg. No. 24,622); Mark F. Harrington (Reg. No. 31,686); Geza C. Ziegler, Jr. (Reg. No. 44,004); Thomas R. Berthold (Reg. No. 28,689); Richard M. Ludwin (Reg. No. 33,010); Marc D. McSwain (Reg. No. 44,929); Alison D. Mortinger (Reg. No. 39,306); Khanh Q. Tran (Reg. No. 41,352).

Address all telephone calls to: **Geza C. Ziegler, Jr. of PERMAN & GREEN, LLP** at (203) 259-1800.

---

Address all correspondence to: **PERMAN & GREEN LLP.**  
Customer No.: 2512

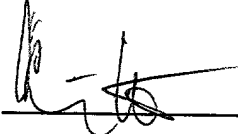
---

## DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

## SIGNATURES

(1) Inventor: **REINER KRAFT**

Signature: 

Date 2-26-2001

Residence: Gilroy, CA

Citizenship: Germany

Post Office Address: 9406 Wetsand Court, Gilroy, CA 95020

(2) Inventor: **JOERG MEYER**

Signature: 

Date 2-26-2001

Residence: Campbell, CA

Citizenship: Germany

Post Office Address: 520 Railway Avenue, Apt. #384, Campbell, CA 95008

☒ This Declaration ends with this page.